

Access National Bank®

The Difference is Access.

Wire Request Authorization and Agreement

ALL FIELDS ON THIS FORM ARE REQUIRED (*if applicable)

Domestic Wire Transfer Cut-Off Time is 4:00 p.m. International Wire Transfer Cut-Off Time is 3:00 p.m.

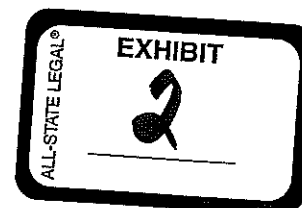
Customer Information	
Wire Effective Date	November 5, 2015
Customer Name	Capefirst Funding, LLC
Customer Address	11654 Plaza America Drive, No 148, Reston, VA 20190
Customer Account Number	2836039
Customer Email Address	tclark@capefirstfunding.com

Wire Information	
Wire Purpose	Fund escrow account
Wire Amount	us\$ 1,933,500.00
Type of Wire:	<input checked="" type="checkbox"/> Domestic <input type="checkbox"/> International
Frequency:	<input checked="" type="checkbox"/> One-Time Wire <input type="checkbox"/> Recurring Wire
Foreign Currency Amount*	\$

Beneficiary Information	
Beneficiary Bank Name	American Bank FSB
Beneficiary Bank City/State	Bethesda, MD
Beneficiary Name	Tucker and Associates PLLC, Escrow Agent
Beneficiary Full Address (No PO Boxes)	8521 Leesburg Pike #200, Vienna, VA 22182
Further Credit To Name*	Master Escrow D
Further Credit to Full Address*	
Special Instructions*	

Customer Authorization	
By signing below, I authorize Access National bank to execute the above wire transfer instruction in accordance with the Terms and Conditions for Funds Transfers, set forth in this agreement which also needs to be initialed and returned along with wire request.	
Customer Signature	November 5, 2015
Date	
Schedule of Recurrence*	Revocation of Recurring Wire
<input type="checkbox"/> Weekly	
<input type="checkbox"/> Monthly	
Day of Recurrence:	

Bank Use Only		
Type of Request: <input type="checkbox"/> In Person <input type="checkbox"/> Phone Request <input type="checkbox"/> Fax Request <input type="checkbox"/> Email Request <input type="checkbox"/> Internal Department Request by: _____		
Signature card must accompany Wire Request and Authorization Form. Please attach any other supporting documentation.		
Client Services	ID Type/Issuer:	ID Expiration Date:
	ID #:	Entered into WITS by (print name):
Authentication and Approval	Type of Authentication to email/fax request: <input type="checkbox"/> Voice <input type="checkbox"/> Passphrase <input type="checkbox"/> Authenticated from Private Information	Approval Authority Name (print name):
	Approval Authority Signature: I hereby authorize execution of this wire and confirm that it is in compliance with the Bank's wire transfer procedures. There are available sufficient funds to cover the wire amount and that the Wire Entry Operator has complied with ANB's Customer Authentication Procedures to verify the identity of the requesting party of the wire.	
Deposit Operations	Call Back Phone (in system):	Call Back Contact:
	Employee Performing Call Back:	Call Back Date: Call Back Time:
	Approval Authority Signature I hereby authorize execution of this wire and confirm that it is in compliance with the Bank's wire transfer procedures.	



Terms and Conditions

By placing a wire transfer with Access National Bank ("ANB or the Bank"), you agree to the following terms and conditions. This agreement and notice apply to the funds transfer as defined in the Article 4A of the Uniform Commercial Code ("UCC Article 4A") and as covered by Regulation J of the Board of Governors of the Federal Reserve System ("Regulation J"). UCC Article 4A and Regulation J establish a comprehensive legal framework covering the duties, responsibilities, and liabilities of all parties involved in a funds transfer. This agreement contains several notices, which we are required to provide to you as well as other terms of agreement, which will apply to all wire transfers involving you and the Bank. Using the Bank to send wire transfers shall constitute your acceptance of these terms and conditions.

Service Description/Definitions: ANB offers a wire transfer service which enables you customers to transfer funds by wire from specific customer account(s) at ANB to any other account(s) specified by the customer, whether such accounts are at ANB or other bank or financial institution. A customer can establish a recurring wire transfer in person or in writing. The party to whom the customer is transferring the funds to is the "beneficiary." The bank or the financial institution at which the beneficiary maintains the account to which the funds are being transferred or the bank disbursing the funds to the beneficiary is the "receiving institution." The entire series of transactions, commencing with the request for a wire transfer by the customer, up until and including the payment to the beneficiary, shall be referred to as a "funds transfer." The instruction to ANB to pay a sum of money to a beneficiary is referred to as the "Funds Transfer Request." Customers may initiate a funds transfer in person or in writing by executing this Wire Transfer Authorization and Agreement form. Recurring wire transfers are those funds transfers for which all information remains the same. The only exception is the transfer amount. Recurring wire transfers may not be modified, changed, or altered. Should a customer decide to revoke a recurring wire authorization, they shall do so by contacting the Bank's Deposit Operations department at 703-871-7380. Revocation of this authorization will be deemed effective when a representative of the Bank's Deposit Operations department receives and processes the request.

Cutoff Times/Execution by the Bank: From time to time, the Bank may establish or change cutoff times for the receipt and processing of funds transfer requests. The cutoff time for Domestic wires is 5:00 p.m. and International wires is 3:00 p.m. Eastern Standard Time on each weekday that the Bank is open, which is not a holiday. Funds transfer requests received after the cutoff time will be treated as having been received on the next business day and processed accordingly.

Authorized Charges: The Bank may charge your account(s) for 1) the amount of any funds transfer initiated by you or by any person authorized by you as a joint owner or authorized party with the right of access to your account from which the funds transfer is to be made; 2) any wire transfer fees; 3) any additional applicable fees for wire transfers set forth in the Bank's fee schedule, which are subject to change from time to time at the discretion of the Bank.

Currency Conversion: Wire transfer of funds shall be sent in United States dollars. The Customer agrees if a request involves a transfer of funds in a currency other than United States dollars, said funds will be converted into United States dollars at the current exchange rate for such currency at the time of the return. In no event shall the Bank be liable to the customer for any losses arising from currency conversions in good faith within a reasonable time after receiving funds for the conversion. Foreign wire transfers may be subject to foreign taxes and fees which may reduce the amount of the funds transferred.

Inconsistencies between Name and Account Number: If you give ANB a funds transfer order which identifies the beneficiary by both name and identifying account number, payment may be made by the receiving institution on the basis of the identifying account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to ANB if the funds transfer is completed on the basis of the identifying number you provided. If you give ANB a funds transfer which identifies the intermediary or the beneficiary's financial institution by name and an identifying number, a receiving institution may rely on the number as proper identification even if it identifies a different entity other than the named financial institution. This means you will be responsible for any loss or expenses incurred by a receiving institution which executes or attempts to execute the funds transfers request in reliance on the identifying number you provided.

Duty of Ordinary Care: In executing any funds transfer request, ANB may use the service of correspondent and intermediary institutions. We use ordinary care in the selection of a bank and in the transmission of the message and funds; however, once the funds have been given to the designated or correspondent institution, they become their property. It becomes their responsibility to locate, identify and make payment to your recipient. The receiving institution may deduct certain service charges from the amount sent.

Rejection of Funds Transfer/Liability of the Bank: We reserve the right to reject your funds transfer order. We may reject your order if you have insufficient funds in your account; if your order is incomplete or unclear, or if we are unable to fulfill your order for any other reason. While we handle your funds transfer as expeditiously as possible, you agree that ANB will not be responsible for any delay, failure to execute, or mis-execution of your order due to circumstances beyond our reasonable control, including without limitation, any inaccuracy, interpretation, delay in transmission, or failure in means of transmission, whether caused by strike, power failure, equipment malfunctions, or acts or omissions of any intermediary institution or recipient bank. The Bank makes no warranties, expressed or implied, with respect to any matter covered under this disclosure.

Errors/Delays: We notify you of funds transfers by listing it as a line item on your account statement. You agree that within thirty (30) days after you receive notification that your funds transfer order has been executed, you will notify us in writing of any errors, delays, or other problems related to your order. In the event that it is determined that your funds transfer is delayed or erroneously executed and you suffer a loss as a result of ANB's error for which it is responsible, the bank's sole obligation to you is to pay or refund such amounts as may be required by applicable law. If the Bank becomes obligated under UCC Article 4A to pay interest to you, you agree the rate of interest to be paid shall be equal to the dividend rate on a daily basis, applicable to the account at the Bank to which the funds transfer should have been made or from which the funds transfer was made.

Execution of Funds Transfer: Customers must supply all required information to complete the funds transfer. Subject to applicable law, you can cancel international wire requests for a full refund within 30 minutes of payment, unless the funds have been deposited into the recipient's bank account. If you ask to cancel your funds transfer order, we may make reasonable effort to act on your request. We are not liable to you if, for any reason, this funds transfer request is not cancelled. You agree to reimburse us for any costs, losses or damages that we incur in connection with your request to cancel your funds transfer request. If we try to cancel this funds transfer, we have no obligation to refund your money until we determine that the beneficiary has not received the money and the money has been returned to us. If we return your money, the refund may not equal to the amount of the original funds transfer request. An example: the amount may vary due to a charge another institution may impose to return the funds transfer.

Waiver, Severability and Captions: The Bank may delay exercising its rights without losing them. Any waiver or partial exercise of one right is not a waiver of other rights and shall not be deemed a continuing waiver. If any provision of this agreement is held invalid or unenforceable to any extent, the remainder of this agreement shall not be impaired or otherwise affected. The captions herein are for convenience only and shall have no effect upon construction or interpretation of any agreement hereof.

Indemnity: Customer shall defend, indemnify, and hold harmless Bank and its officers, directors, employees, agents, parent, subsidiaries, and affiliates, from and against any and all damages, costs, liability, and expense, whatsoever (including attorney's fees and related disbursements) incurred by the Bank or its agents in conjunction with the funds transfer request, including arising out of any claim by a third party alleging that a customer payment order contravenes or compromises the rights, title or interest of any third party, or contravenes any law, rules, regulation, ordinance, court order or other mandate or prohibition with the force of effect of law; provided, however such indemnity shall not apply to the extent such damages are caused solely by Bank's breach of these Terms and Conditions, fraud, gross negligence or willful misconduct.

Termination: Notwithstanding the foregoing, the Bank may terminate this agreement immediately at any time upon telephone notification to the customer if 1) the Bank reasonably deems itself insecure; 2) customer has breached this agreement; or 3) the Bank becomes aware of information which may indicate illegal or improper transactions.

Choice of Law/Venue: The rights, duties, and liabilities of parties to this agreement shall be subject to 1) Regulation J (as applicable); and 2) UCC Article 4A as adopted by the Commonwealth of Virginia, Title 8.4A, as amended there from time to time. In all other respects this agreement shall be subject to the laws of the Commonwealth of Virginia. The Customer irrevocably submits to the jurisdiction of any state or federal court sitting in Fairfax County, Virginia, and agrees that in any action brought hereunder venue shall be placed in such county and that the customer will not claim that such forum is inconvenient.

Security Precautions: When a funds transfer request is issued by a customer, the Bank's security procedure may involve the use of identification methods that may include, but are not limited to, photo identification requirements, signature verification, data/password/passphrase verification, the use of algorithms or other codes, identifying words or numbers, encryption, use of a personal identification number, and/or call back procedure. In certain situations, some or all of these procedures may be required. You agree that the security procedures established hereunder are customary and reasonable and you agree to comply in all respects with such procedures.


Customer Initials

11/5/2015
Date